

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA

In re: RICKY DEAN POWELL
CYNTHIA MAY POWELL-SPARKS
Debtors

Case No.: 08-62876-WA1-13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/18/2008.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/24/2009.
- 6) Number of months from filing or conversion to last payment: 8.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 12,312.19.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$1,749.27
Less amount refunded to debtor:	\$1,749.27

NET RECEIPTS:	\$0.00
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$0.00
Court Costs:	\$0.00
Trustee Expenses and Compensation:	\$0.00
Other:	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$0.00
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Attorney fees paid and disclosed by debtor:	\$1,500.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ADVANCE AMERICA	Unsecured	315.00	NA	NA	.00	.00
AFNI	Unsecured	28.47	NA	NA	.00	.00
ALLIANCE ASSETS	Unsecured	575.00	NA	NA	.00	.00
AMERICAN NATIONAL FITNESS	Unsecured	940.00	NA	NA	.00	.00
ASSET ACCEPTANCE	Unsecured	315.00	NA	NA	.00	.00
BCC FINANCIAL MANAGEMENT SERVIC	Unsecured	75.00	NA	NA	.00	.00
CASH 2 U	Unsecured	402.50	NA	NA	.00	.00
CBC/FINANCIAL CREDIT	Unsecured	1.00	NA	NA	.00	.00
CERTEGY PAYMENT RECOVERY SERVI	Unsecured	35.00	NA	NA	.00	.00
CITIBANK	Unsecured	1.00	NA	NA	.00	.00
CITIBANK	Unsecured	1.00	NA	NA	.00	.00
CITIBANK NA	Unsecured	1.00	NA	NA	.00	.00
CITIBANK NA	Unsecured	1.00	NA	NA	.00	.00

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CITIBANK NA	Unsecured	1.00	NA	NA	.00	.00
CJW MEDICAL CENTER	Unsecured	75.00	NA	NA	.00	.00
CMI	Unsecured	126.00	NA	NA	.00	.00
CMPPTNRS/CA STATE UNIV	Unsecured	1.00	NA	NA	.00	.00
COMMONWEALTH RADIOLOGY	Unsecured	295.00	295.00	295.00	.00	.00
COMMONWEALTH RADIOLOGY, P.C.	Unsecured	295.00	295.00	295.00	.00	.00
CREDIT BUREAU OF PLACER CA	Unsecured	1.00	NA	NA	.00	.00
CREDIT BUREAU OF PLAN CA	Unsecured	1.00	NA	NA	.00	.00
CREDIT MANAGEMENT INC	Unsecured	1.00	NA	NA	.00	.00
CREDIT PROTECTION	Unsecured	1.00	NA	NA	.00	.00
CREDIT PROTECTION	Unsecured	1.00	NA	NA	.00	.00
CUMBERLAND COUNTY TREASURER	Priority	119.87	248.28	248.28	.00	.00
CUMBERLAND COUNTY TREASURER	Unsecured	NA	20.23	20.23	.00	.00
DT CREDIT	Unsecured	1.00	NA	NA	.00	.00
DT CREDIT	Unsecured	1.00	NA	NA	.00	.00
DT CREDIT CORP	Secured	5,000.00	NA	NA	.00	.00
DT CREDIT CORP	Unsecured	1.00	9,868.14	9,868.14	.00	.00
DT CREDIT CORP	Unsecured	2,663.58	NA	NA	.00	.00
DT CREDIT CORPORATION	Secured	11,020.14	11,020.14	.00	.00	.00
ECMC	Unsecured	8,712.22	139,331.67	139,331.67	.00	.00
ECMC	Unsecured	51,750.97	52,974.78	52,974.78	.00	.00
ECMC	Unsecured	1.00	NA	NA	.00	.00
EDUCATIONAL COMPUTER SYSTEMS	Unsecured	4,078.06	NA	NA	.00	.00
EMERGENCY PHYSICIANS OFFICE	Unsecured	446.00	NA	NA	.00	.00
FREDERICKSBURG CREDIT BUREAU	Unsecured	22.00	NA	NA	.00	.00
GEMB/JCP	Unsecured	1.00	NA	NA	.00	.00
HENRICO COUNTY PUBLIC SCHOOLS	Unsecured	55.00	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Priority	4,994.00	9,617.75	9,617.75	.00	.00
INTERNAL REVENUE SERVICE	Priority	3,467.73	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Secured	3,467.00	5,626.84	5,626.84	.00	.00
INTERNAL REVENUE SERVICE	Unsecured	3,670.15	7,318.98	7,318.98	.00	.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	575.00	NA	NA	.00	.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	780.00	408.37	408.37	.00	.00
JOSEPH, MANN & CREED	Unsecured	259.00	NA	NA	.00	.00
LACHAPELLE CRED/SCHNEIDER NATL	Unsecured	1.00	NA	NA	.00	.00
MARATHON SERVICES	Unsecured	381.19	NA	NA	.00	.00
NATIONAL FITNESS	Unsecured	772.14	NA	NA	.00	.00
NCO FIN/51	Unsecured	75.00	NA	NA	.00	.00
NCO FINANCIAL SERVICES INC	Unsecured	1.00	NA	NA	.00	.00
P. STASSINOS	Unsecured	281.00	NA	NA	.00	.00

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P. STASSINOS	Unsecured	1.00	NA	NA	.00	.00
PARAGON WAY INC.	Unsecured	315.00	NA	NA	.00	.00
PARAGON WAY INC.	Unsecured	490.00	NA	NA	.00	.00
PARAGON WAY INC.	Unsecured	580.58	NA	NA	.00	.00
PELETTIERI	Unsecured	75.00	NA	NA	.00	.00
PELETTIERI	Unsecured	75.00	NA	NA	.00	.00
PELETTIERI	Unsecured	75.00	NA	NA	.00	.00
PELETTIERI	Unsecured	75.00	NA	NA	.00	.00
RADIOLOGY ASSOCIATES	Unsecured	22.07	NA	NA	.00	.00
RJM ACQUISITIONS FUNDING	Unsecured	1.00	NA	NA	.00	.00
RJM ACQUISITIONS, INC.	Unsecured	780.22	NA	NA	.00	.00
RJM ACQUISITIONS, INC.	Unsecured	408.37	NA	NA	.00	.00
ROUNDUP FUNDING, LLC	Unsecured	NA	580.57	580.57	.00	.00
SALLIE MAE SERVICING	Unsecured	1.00	NA	NA	.00	.00
SALLIE MAE SERVICING	Unsecured	1.00	NA	NA	.00	.00
SM SERVICING	Unsecured	1.00	NA	NA	.00	.00
SM SERVICING	Unsecured	NA	NA	NA	.00	.00
SMUD	Unsecured	597.61	597.61	597.61	.00	.00
ST. FRANCIS EMERGENCY CENTER	Unsecured	335.00	NA	NA	.00	.00
THE CBE GROUP, INC	Priority	1,378.00	NA	NA	.00	.00
THE CBE GROUP, INC	Priority	666.99	NA	NA	.00	.00
THE CBE GROUP, INC	Priority	1,462.05	NA	NA	.00	.00
THE CBE GROUP, INC	Priority	1,545.98	NA	NA	.00	.00
THE STUDENT LOAN CORPORATION	Unsecured	18,315.24	NA	NA	.00	.00
THE STUDENT LOAN CORPORATION	Unsecured	118,855.42	NA	NA	.00	.00
TRS RECOVERY SERVICES	Unsecured	35.00	NA	NA	.00	.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	7,564.91	NA	NA	.00	.00
UC DAVIS	Unsecured	1.00	NA	NA	.00	.00
US DEPT OF EDUCATION	Unsecured	1.00	7,574.90	7,574.90	.00	.00
WACHOVIA	Unsecured	1.00	NA	NA	.00	.00
WACHOVIA	Unsecured	1.00	NA	NA	.00	.00

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WEST ASSET	Unsecured	75.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

Secured Payments:

	Claim Allowed	Principal Paid	Interest Paid
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	5,626.84	.00	.00
TOTAL SECURED:	5,626.84	.00	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	9,866.03	.00	.00
TOTAL PRIORITY:	9,866.03	.00	.00

GENERAL UNSECURED PAYMENTS:

219,265.25 .00 .00

Disbursements:

Expenses of Administration:	\$.00
Disbursements to Creditors:	\$.00
TOTAL DISBURSEMENTS:	\$.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 08/27/2009

By: /s/Herbert L. Beskin

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.